

2511685-Court-A- US B
THOMAS C ROLLINS JR
THE ROLLINS LAW FIRM PLLC
PO BOX 13767
JACKSON, MS 39236

US Bankruptcy Courthouse
703 Hwy 145 North
Aberdeen, MS 39730

NOTICE

United States Bankruptcy Court
FOR THE

Northern Dist Of MS Aberdeen Division

Debtor 1: <u>PHILLIP BRET CAMPBELL</u>	Last 4 digits of Social Security number or ITIN: <u>XXX-XX-7321</u>
	EIN: _____
Debtor 2: _____	Last 4 digits of Social Security number or ITIN: _____
	EIN: _____
Case Number: <u>25-11685-SDM</u>	Date Case Filed or Converted to Chapter 13: <u>May 28, 2025</u>

Form 309I (12/15)

NOTICE OF CHAPTER 13 BANKRUPTCY CASE

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in this case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in this case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1: Debtor's full name	PHILLIP BRET CAMPBELL	
2: All other names used in the last 8 years		
3: Address	1214 WAVERLY AVE CLEVELAND, MS 38732	If debtor 2 lives at a different address:
4: Debtor's attorney Name and Address	THOMAS C ROLLINS JR THE ROLLINS LAW FIRM PLLC PO BOX 13767 JACKSON, MS 39236	Contact phone <u>(601) 500-5533</u> Email _____
5: Bankruptcy trustee Name and Address	Locke D. Barkley 6360 I-55 North Suite 140 Jackson, MS 39211-2038	Contact phone <u>(601) 355-6661</u> Email <u>www.barkley13.com</u>
6: Bankruptcy Clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	US Bankruptcy Courthouse 703 Hwy 145 North Aberdeen, MS 39730	Hours open _____ Contact phone _____

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For more information, see page 2

7: Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	Date <u>July 03, 2025</u> at <u>09:30 AM</u> Time	Location: Zoom video meeting. Go to Zoom.us/join, Enter Meeting ID 819 551 8551 - Passcode 1224180770, OR call 1-662-350-8846, The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.
8: Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<p>Deadline to file a complaint to challenge dischargeability of certain debts: Filing deadline: <u>September 02, 2025</u></p> <p>You must file:</p> <ul style="list-style-type: none"> ■ a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or ■ a complaint if you want to have a particular debt excepted from discharge under U.S.C. § 523(a)(2) or (4). <p>Deadline for all creditors to file a proof of claim (except governmental units): Filing deadline: <u>August 06, 2025</u></p> <p>Deadline for governmental units to file a proof of claim: Filing deadline: <u>November 24, 2025</u></p> <p>Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid for your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p>	
	<p>Deadline to object to exemptions: Filing deadline: 30 days after the conclusion of the meeting of creditors</p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>	
9: Filing of plan	<p>Miss. Bankr. L.R. 3015-1(d) requires the debtor to serve a copy of the plan and related notice on the Trustee, the US Trustee, and all creditors. The plan may contain a motion for valuation of security and/or a motion to avoid lien. Any objection to the plan or to any motion contained therein shall be in writing and filed with the Clerk of Court on or before July 17, 2025. Objections will be heard on August 07, 2025 at 10:00 AM, Greenville Federal Building, 305 Main St., Greenville, MS 38701 unless otherwise ordered by the court. the plan may be confirmed without a hearing.</p> <p><input checked="" type="checkbox"/> The debtor has filed a plan. The plan or a summary of the plan will be sent separately.</p>	
10: Creditors with a foreign address	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	
11: Filing a chapter 13 bankruptcy case	<p>Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan will be sent to you later and the court will send you a notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.</p>	
12: Exempt property	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.</p>	
13: Discharge of debts	<p>Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.</p>	

CERTIFICATE OF MAILING

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CASE: 2511685 TRUSTEE: 73 COURT: 387
 TASK: 05-29-2025.00447411.N13REV DATED: 05/30/2025

Court	US Bankruptcy Courthouse	703 Hwy 145 North Aberdeen, MS 39730
Trustee	Locke D. Barkley Suite 140	6360 I-55 North Jackson, MS 39211-2038
Debtor	PHILLIP BRET CAMPBELL	1214 WAVERLY AVE CLEVELAND, MS 38732
799	000002 THOMAS C ROLLINS JR PO BOX 13767	THE ROLLINS LAW FIRM PLLC JACKSON, MS 39236
	000012 PLANET HOME LENDING LLC	321 RESEARCH PARKWAY STE 303 MERIDEN, CT 06450
	000029 CREDITORS RELIEF SUITE 105	333 SYLVAN AVE ENGLEWOOD CLIFFS, NJ 07632
	000025 CFG MERCHANT SOLUTIONS	180 MAIDEN LN SUITE 1502 NEW YORK, NY 10038
	000031 ECSI 1200 CHERRINGTON PKWY STE 200	ATTN BANKRUPTCY CORAOPOLIS, PA 15108-4354
	000035 NAVIENT SOLUTIONS, LLC ON BEHALF OF PO BOX 9635	DEPT OF EDUCATION LOAN SERVICES WILKES-BARRE, PA 18773-9635
	000022 BEST EGG	PO BOX 42912 PHILADELPHIA, PA 19101
	000018 INTERNAL REVENUE SERVICE	PO BOX 7346 PHILADELPHIA, PA 19114
	000016 INTERNAL REVENUE SERVICE	PO BOX 7346 PHILADELPHIA, PA 19114
	000045 VOLVO FINANCIAL SERVICES	PO BOX 7247-0236 PHILADELPHIA, PA 19170
	000033 GOLDMAN SACHS BANK / APPLE CARD	PO BOX 70379 PHILADELPHIA, PA 19176
	000047 ATTORNEY GENERAL 950 PENNSYLVANIA AVENUE NW	US DEPT OF JUSTICE WASHINGTON, DC 20530-0001
	000034 MARINER FINANCE LLC	8211 TOWN CENTER DR NOTTINGHAM, MD 21236-2123
	000040 SYNCHRONY BANK	PO BOX 965060 ORLANDO, FL 32896
	000041 SYNCHRONY BANK PO BOX 965064	ATTN BANKRUPTCY DEPT ORLANDO, FL 32896
	000043 UNITED FIRST	299 NE 191ST STREET MIAMI, FL 33180
	000017 INTERNAL REVENUE SERVICE 900 JEFFERSON AVE	C/O U S ATTORNEY OXFORD, MS 38655-3626
	000048 MALLORY CAMPBELL	1214 WAVERLY AVE CLEVELAND, MS 38732
	000006 BOLIVAR COUNTY TAX COLLECTOR	PO BOX 248 CLEVELAND, MS 38732
	000005 BOLIVAR COUNTY CHANCERY CLERK	PO BOX 789 CLEVELAND, MS 38732-0000
	000028 CLEVELAND STATE BANK	PO BOX 1000 CLEVELAND, MS 38732-1000
	000010 CLEVELAND STATE BANK	PO BOX 1000 CLEVELAND, MS 38732-1000

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DATED: 05/30/2025

000046	INTERNAL REVENUE SERVICE 501 E COURT STE 4.430	US ATTORNEY JACKSON, MS 39201
000015	TOWER LOAN COLLECTIONS DEPARTMENT	PO BOX 320001 FLOWOOD, MS 39232
000027	CFNA PO BOX 81315	ATTN: BANKRUPTCY CLEVELAND, OH 44181
000026	CREDIT FIRST NA	PO BOX 818011 CLEVELAND, OH 44181-8011
000037	NORTH MILL EQUIPMENT	PO BOX 77840 SPRINGFIELD, OH 45501
000039	ONEMAIN FINANCIAL PO BOX 142	ATTN BANKRUPTCY EVANSVILLE, IN 47701
000038	ONEMAIN FINANCIAL	PO BOX 3251 EVANSVILLE, IN 47731-3251
000014	SNAP ON	2801 80TH STREET KENOSHA, WI 53143
000013	SNAP ON CREDIT	950 TECHNOLOGY WAY STE 301 LIBERTYVILLE, IL 60048-5339
000008	BAXTER CREDIT UNION ROCOVERY DEPARTMENT	340 N MILWAUKEE AVE VERNON HILLS, IL 60061
000009	BAXTER CREDIT UNION ROCOVERY DEPARTMENT	340 N MILWAUKEE AVE VERNON HILLS, IL 60061
000021	BAXTER CREDIT UNION ROCOVERY DEPARTMENT	340 N MILWAUKEE AVE VERNON HILLS, IL 60061
000036	NETCREDIT SUITE 600	175 W JACKSON BLVD CHICAGO, IL 60604
000007	ALLY FINANCIAL DEPT APS	4515 N SANTA FE AVE OKLAHOMA CITY, OK 73118
000011	LIFT FUND	2014 S HACKBERRY SAN ANTONIO, TX 78210
000044	US SAVINGS BANK	9800 FREDRICKSBURG RD SAN ANTONIO, TX 78288
000019	AMERICAN EXPRESS	PO BOX 981537 EL PASO, TX 79998-1537
000020	AMUR	PO BOX 911685 DENVER, CO 80291-1685
000023	CAPITAL ONE	PO BOX 30285 SALT LAKE CITY, UT 84130
000024	CAPITAL ONE	PO BOX 31293 SALT LAKE CITY, UT 84131
000030	UPSTART FINANCE PO BOX 1503	ATTN BANKRUPTCY SAN CARLOS, CA 94070
000042	TOPMARK FUNDING LLC SUITE 160	516 GIBSON DRIVE ROSEVILLE, CA 95678

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TASK: 05-29-2025.00447411.N13REV DATED: 05/30/2025

000032 GENESIS BANKCARD SERVICES

PO BOX 4477
BEAVERTON, OR 97076

48 NOTICES

THE ABOVE REFERENCED NOTICE WAS MAILED TO EACH OF THE ABOVE ON 05/30/2025.
I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.
EXECUTED ON 05/30/2025 BY /S/EPIQ Systems, Inc.

*CM - Indicates notice served via Certified Mail